

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DENISE R. EKSTRAND

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-10964

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/20/2018 and confirmed on 11/13/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		55,860.00
Less Refunds to Debtor	4,462.91	
TOTAL AMOUNT OF PLAN FUND		51,397.09

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	2,564.66	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,564.66

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	ERIE COUNTY TAX CLAIM BUREAU*	9,528.18	9,528.18	2,312.38	11,840.56
	Acct: 1900				
	PNC BANK NA	9,104.22	9,104.22	471.76	9,575.98
	Acct: 3142				
	PNC BANK NA	3,710.78	3,710.78	408.12	4,118.90
	Acct: 7705				
					25,535.44

Priority					
	TINA M FRYLING ESQ	0.00	0.00	0.00	0.00
	Acct:				
	DENISE R. EKSTRAND	0.00	0.00	0.00	0.00
	Acct:				
	DENISE R. EKSTRAND	4,462.91	4,462.91	0.00	0.00
	Acct:				
	TINA M FRYLING ESQ	4,000.00	4,000.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	AMAZON CREDIT CARD++	0.00	0.00	0.00	0.00
	Acct: 9840				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	10,376.10	10,376.10	0.00	10,376.10
	Acct: 8922				
	IC SYSTEM INC++	0.00	0.00	0.00	0.00
	Acct: 0199				
	PNC BANK NA	8,920.89	8,920.89	0.00	8,920.89
	Acct: 4012				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	STEPHEN R FRANKS ESQ	0.00	0.00	0.00	0.00
	Acct:				
					19,296.99

TOTAL PAID TO CREDITORS		44,832.43
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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	22,343.18
UNSECURED	19,296.99

Date: 08/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

DENISE R. EKSTRAND

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-10964

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Denise R. Ekstrand
Debtor

Case No. 18-10964-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Aug 28, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2023:

Recip ID	Recipient Name and Address
db	+ Denise R. Ekstrand, 60 Indian Drive, Erie, PA 16511-1612
14918427	+ Erie County Tax Claim Bureau, 140 W. 6th Street RM 110, Erie, PA 16501-1073

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14918426	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 28 2023 23:41:30	Capital One, P O BOX 71083, Charlotte, NC 28272-1083
14934229	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 29 2023 00:03:08	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14918428	+ Email/Text: Bankruptcy@ICSystem.com	Aug 28 2023 23:37:00	IC Systems Collections, P O BOX 64378, Saint Paul, MN 55164-0378
14918425	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 28 2023 23:41:38	Amazon/Chase, P O BOX 15298, Wilmington, DE 19850
14918430	Email/Text: Bankruptcy.Notices@pnc.com	Aug 28 2023 23:36:00	PNC Bank, P O BOX 3180, Pittsburgh, PA 15230
14957388	Email/Text: Bankruptcy.Notices@pnc.com	Aug 28 2023 23:36:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14918429	Email/Text: Bankruptcy.Notices@pnc.com	Aug 28 2023 23:36:00	PNC BANK, attn: Bankruptcy, PO BOX 94982, Cleveland, OH 44101

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-5570
14957393	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
14957421	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-1

User: auto

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Date Rcvd: Aug 28, 2023

Form ID: pdf900

Total Noticed: 9

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Maria Miksich	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com
Tina M. Fryling	on behalf of Debtor Denise R. Ekstrand tinafryling@gmail.com tfryling@mercyhurst.edu;r53088@notify.bestcase.com

TOTAL: 6